



UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

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MidFirst Bank

In Re:
Robbin Lynn Tracy

Debtors.

Order Filed on March 8, 2023
by Clerk,
U.S. Bankruptcy Court
District of New Jersey

Case No.: 19-28377 SLM
Adv. No.:

Hearing Date: 2/22/2023 @ 10:00 a.m..
Judge: Stacey L. Meisel

**ORDER CURING POST-PETITION ARREARS & RESOLVING CERTIFICATION OF
DEFAULT**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby
ORDERED.

DATED: March 8, 2023

Stacey L. Meisel
Honorable Stacey L. Meisel
United States Bankruptcy Judge

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Debtors: Robbin Lynn Tracy

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Caption of Order: ORDER CURING POST-PETITION ARREARS AND RESOLVING CERTIFICATION OF DEFAULT

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, MidFirst Bank, Denise Carlon appearing, upon a certification of default as to real property located at 6 Foley Drive, Newton NJ 07860, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Dean G. Sutton, Esquire, attorney for Debtors, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of February 17, 2023, Debtors are due for the December 2022 though February 2023 payment with \$2,494.05 with a suspense balance of \$1,509.28 for a total post-petition default of \$5,972.87; and

It is further **ORDERED, ADJUDGED and DECREED** that an immediate payment of \$3,484.00 shall be made and

It is further **ORDERED, ADJUDGED and DECREED** that the remaining balance of \$2,488.84 will be paid by February 28, 2023

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume March 1, 2023 (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtors' Chapter 13 bankruptcy proceeding, if any of the cure payments or regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtors shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtors, and Debtors' counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$200.00 for attorneys' fees, which is to be paid through Debtors' Chapter 13 plan and the motion is hereby resolved.